

MCLEOD BANCSHARES, INC.

	CPP Disbursement Date 11/20/2009	RSSD (Holding Company) 1127324	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$363	\$376	3.5%		
Loans	\$131	\$109	-17.1%		
Construction & development	\$3	\$2	-19.8%		
Closed-end 1-4 family residential	\$30	\$27	-10.0%		
Home equity	\$14	\$11	-18.8%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-9.0%		
Commercial & Industrial	\$24	\$16	-34.7%		
Commercial real estate	\$35	\$36	1.4%		
Unused commitments	\$17	\$13	-20.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-29.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$172	\$218	26.9%		
Cash & balances due	\$17	\$5	-68.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$319	\$331	3.8%		
Deposits	\$246	\$249	1.1%		
Total other borrowings	\$72	\$82	13.4%		
FHLB advances	\$72	\$77	6.9%		
Equity					
Equity capital at quarter end	\$44	\$45	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.1%	12.0%	--		
Tier 1 risk based capital ratio	21.4%	23.2%	--		
Total risk based capital ratio	22.6%	24.5%	--		
Return on equity ¹	-0.5%	1.0%	--		
Return on assets ¹	-0.1%	0.1%	--		
Net interest margin ¹	3.2%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	127.8%	44.1%	--		
Loss provision to net charge-offs (qtr)	116.5%	32.3%	--		
Net charge-offs to average loans and leases ¹	4.5%	3.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.5%	2.5%	33.2%	4.6%	--
Closed-end 1-4 family residential	3.8%	1.3%	0.8%	1.3%	--
Home equity	0.1%	0.0%	0.1%	0.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	2.5%	0.7%	0.1%	--
Commercial & Industrial	0.6%	13.6%	0.3%	2.2%	--
Commercial real estate	0.4%	7.4%	0.2%	0.0%	--
Total loans	1.5%	5.3%	1.1%	0.9%	--